

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 09/892,627 Confirmation No.: 5978
Filed : June 28, 2001
Applicant : Bill Kitchen et al.
Title : CHECK METAPHOR FOR ELECTRONIC PAYMENT AUTHORIZATION

TC/AU : 3692
Examiner : Clement B. Graham

Docket No. : 23952-0037
Customer No. : 72386

SUBMISSION OF INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

The citation of information on the attached form PTO/SB/08A (1449/PTO), "Information Disclosure Statement by Applicant" is made pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98.

Pursuant to the Office's waiver of the requirement under 37 CFR 1.98 (a)(2)(i) for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. national patent applications filed after June 30, 2003, no copy of any cited U.S. patent or U.S. patent application publication is being provided herewith.

The citation of this information does not constitute an admission that any of the materials are available as a reference or of priority, or a waiver of any right applicant may have under applicable statutes, Rules of Practice in patent cases, or otherwise.

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Information Disclosure Statement

Pursuant to 37 C.F.R. § 1.97(b)(3), Applicants have not submitted herewith a filing fee because this information is being submitted prior to the mailing of the first Office Action after the filing of a Request For Continued Examination. Thus, no fees are believed due; however, the Commissioner is hereby authorized to charge any additional fees due to Deposit Account No. 19-5029.

Respectfully submitted,

/William T. Cook/

William T. Cook
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Date: **November 17, 2008**

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